

CHESTERFIELD COUNTY  
PLANNING DEPARTMENT



# 2013 Chesterfield County Income and Poverty Report

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Providing a FIRST CHOICE community through excellence in public service

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# **The 2013 Chesterfield County Income and Poverty Report**

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## EXECUTIVE SUMMARY

The median household income for Chesterfield County is \$71,110, higher than the median household incomes for the Richmond Metropolitan Statistical Area (MSA), the State of Virginia and the United States. The real median household income for the county decreased by 7.4 percent during the time period from 2005 to 2011. The poverty rate for Chesterfield County is 6.9 percent (21,475 individuals) lower than the Richmond MSA, the State of Virginia and the United States. The poverty rate for the county decreased by 0.3 percent from 2005 to 2011.

Income was highest for those between the ages of 25 and 64 years old, while those in the ranges from 15 to 24 and 65 and older had median household incomes significantly lower than the countywide median. Poverty in the county was highest among children under 18 at 9.3 percent and surprisingly lowest for those 65 years and over at 3.6 percent. The state followed the same pattern with poverty rates highest for those under 18 at 15.3 percent, and lowest for those 65 years and over at 7.5 percent.

The median income for female householders was 28 percent less than that of male householders, and from 2005 to 2011 the median household income for males dropped by 2.4 percent while the median income for female households dropped by 21.1 percent. Additionally, females have a higher poverty rate at 7.7 percent than males at 5.5 percent. The difference in income between females and males at the state and national level was very similar to that of the county with a difference of 28 percent for Virginia and 26 percent for the United States. What stands out is the difference in income change from 2005 to 2011. Both male and female incomes experienced minimal change at the state and national level compared to the dramatic decrease in income experienced by women in Chesterfield County during this same timeframe.

Among race groups, Hispanic households in Chesterfield County had the lowest median income at \$48,449, which is \$22,661 or 31 percent lower than the median household income for Chesterfield County. This group also had the highest poverty rate at 16.2 percent. This trend is unique to Chesterfield County, when compared to the state and the nation where black or African Americans have both the lowest median household income and highest poverty rate.

Married-couple families have the highest median income at \$94,506, this may be because these families typically have two workers with incomes while other families may only have one adult worker. The poverty rate was higher for families with children under the age of 18 as compared to families with no children or children over 18 and was highest among families with only one parent present.

Education is a key factor in earning amounts and poverty rates. Higher educational attainment is correlated to higher median earnings and lower poverty rates. Those with less than a high school degree had the lowest median earnings at \$24,249, earning about 62 percent less than those with a graduate or professional degree. The poverty rate for individuals with less than a high school degree was 12.4 percent, while those with a graduate or professional degree had a poverty rate of just 1.3 percent.

Only 1.2 percent of households within the county received some form of public assistance income including Temporary Assistance to Needy Families. This was down 0.2 percent from 2005 and down 0.9 percent from a high of 2.1 percent in 2010. Chesterfield County was lower than the MSA, where two

percent of households received public assistance in 2011, the state with 2.2 percent and the nation at 2.9 percent.

The median income for the census tract with the lowest median household income was \$27,447, or 61 percent below the countywide median household income. The median income for the census tract with the highest median income was \$154,643, or 117 percent greater than the countywide median household income. A majority of the county census tracts have low poverty rates; however, there are census tracts that can be classified as “poverty areas” because they have poverty rates of 20 percent or more. County census tracts with more concentrated poverty are located along the Chesterfield County/City of Richmond border as well as the Interstate 95/Route 1 corridor.

## INTRODUCTION

This report provides a snapshot of household income and poverty characteristics within Chesterfield County. It provides an income profile for the county including the current income distribution and how it relates to age, sex, race, education, employment, work experience and disability status. The report also presents the poverty distribution throughout the county spatially and based on demographic characteristics.

The purpose of this report is to provide information to the public and serve as a resource tool for county policy makers that will assist in the development of policies, programs and strategies that aim to reduce poverty within Chesterfield County. While median incomes are higher and poverty rates are lower in Chesterfield County compared to the statewide level, there are still approximately 21,475 people within the county living below poverty (6.9 percent of the country's total population). This report contains consolidated information and promotes further understanding of this important issue.

This report examines income and poverty based on households, family type and specific groups of individuals as set by the United States Census Bureau American Community Survey. For the purpose of this report, a household includes all the people who occupy a housing unit. Households may contain a single family, one person living alone, two or more families living together or any group of related or unrelated people who share living arrangements. A family is categorized as a group of two or more people who live together and who are related by birth, marriage, or adoption.

For the purpose of this report "income" is the sum of wages or salaries, social security, public assistance or welfare payments, retirement, disability pensions and all other income. Household income includes the income of the householder and all other individuals 15 years old and over in the household. The median income divides the income distribution into two equal parts with half falling below the median income and half above the median.

Poverty status is determined by comparing annual income to poverty threshold (the minimum level of income necessary to achieve an adequate standard of living). Poverty thresholds vary based on family size, number of children and age of householder. If a family's income is less than the dollar value of the assigned poverty threshold, then that family and every individual in it are considered to be in poverty. For people not living in families, poverty status is determined by comparing the individual's income to their poverty threshold.

Data for this report was collected from the United States Census Bureau American Community Survey (ACS) 1 year estimates from 2005 to 2011 and the Decennial Census. The most recent year for American Community Survey data was 2011 at the time this report was produced. Income data has been adjusted for inflation and to reflect real income in terms of 2011 dollars based on the Bureau of Labor Statistics consumer price index with the exception of the historical median household income and the spatial distribution of income which are in 2010 dollars based on data collected from the Decennial Census that is presented on page six of this report.

A full glossary of terms and definitions can be found in the appendix on page 28 of this report.

## INCOME IN CHESTERFIELD COUNTY

### Median Household Income

Historically Chesterfield County has had a higher median household income when compared to the State of Virginia and the United States. Comparing Decennial Census data from 1980 to 2010, the real median household income for the county increased by \$5,839 (Figure 1).<sup>1</sup> This was an increase of 9.2 percent over the past 30 years. While Chesterfield County has consistently had higher median household incomes than the state and the nation, both Virginia and the U.S. have had higher percentage increases during this same time frame. The median household income in Virginia increased by \$14,430, or 31 percent, and the U.S. increased by \$5,480, or 12 percent (Figure 2).

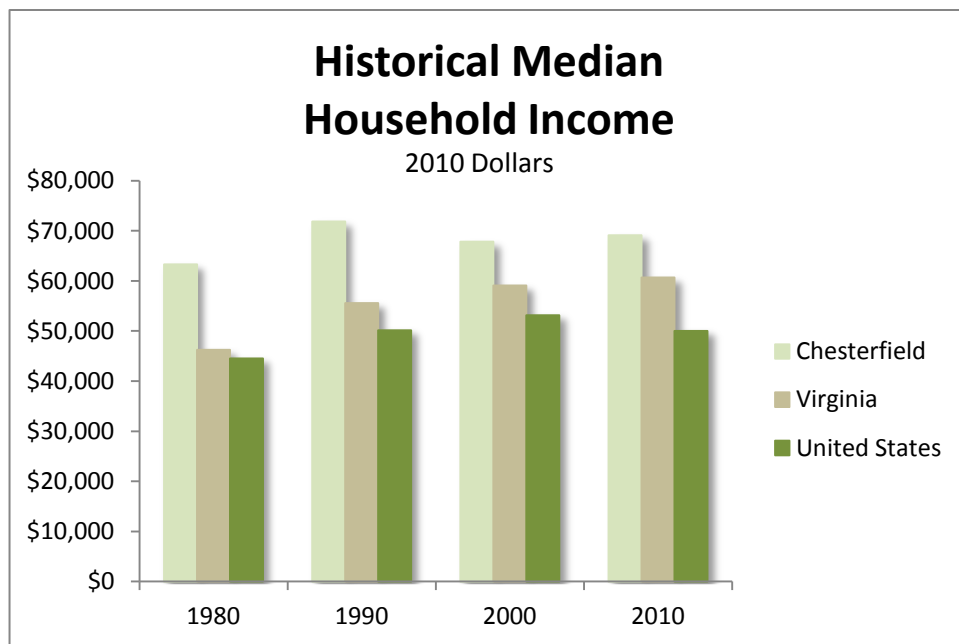


Figure 1

<sup>1</sup> Real median income has been adjusted for inflation using the Bureau of Labor Statistics Consumer Price Index (<http://www.bls.gov/cpi/>) to compare income data from previous years with 2010 data.

The 2011 median household income in Chesterfield County was \$71,110. Chesterfield County has a higher median household income than the Richmond Metropolitan Statistical Area (MSA), Virginia and the United States (Figure 2). This was a 0.31 percent decline in real dollars from 2010 (Table 1). Compared to the MSA, state and nation, Chesterfield County experienced the lowest percentage real income decline from 2010 to 2011.<sup>2</sup> A MSA consists of a core urban area with a population of 50,000 or more, as well as one or more adjacent counties that have a high degree of social and economic integration (as measured by commuting to work) with the urban core. The Richmond MSA consists of the cities of Richmond, Petersburg, Hopewell and Colonial Heights; the counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex; and the Town of Ashland.

Over the last six years there has been a decline in real median household income, with a total decline of 7.4 percent from 2005 to 2011 in the county, or an annual percentage change of 1.2 percent. The decline in income is consistent across the MSA, state, and nation. Comparatively Chesterfield County experienced a lower

percentage decline than the Richmond MSA; however, the decline was higher than both the state and the nation. The median household income for the State of Virginia remained fairly consistent over the last six years with a decline of less than one percent during this period (Figure 2, Table 1).

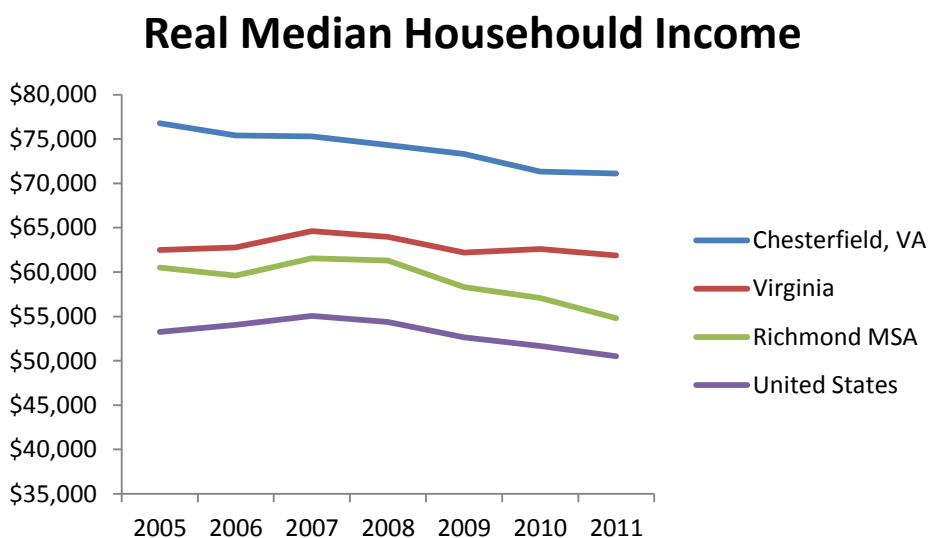


Figure 2

Median Household Income 2005-2011								Percent Change	
	2005	2006	2007	2008	2009	2010	2011	2010-2011	2005-2011
<b>Chesterfield, VA</b>	\$76,775	\$75,392	\$75,299	\$74,332	\$73,312	\$71,331	\$71,110	-0.3%	-7.4%
<b>Richmond MSA</b>	\$60,495	\$59,599	\$61,554	\$61,287	\$58,305	\$57,071	\$54,798	-3.9%	-9.4%
<b>Virginia</b>	\$62,471	\$62,792	\$64,616	\$63,973	\$62,206	\$62,589	\$61,882	-1.1%	-0.9%
<b>United States</b>	\$53,259	\$54,060	\$55,046	\$54,357	\$52,656	\$51,652	\$50,502	-2.2%	-5.2%

Table 1

<sup>2</sup> Real median income has been adjusted for inflation using the Bureau of Labor Statistics Consumer Price Index to compare income data from previous years with the 2011 data.

## Richmond Regional Planning District Commission

Compared to the Richmond Region, based on the geographies of the Richmond Regional Planning District Commission (Figure 3), Chesterfield County has the fourth highest median household income in the region (Figure 4). Lower than only Goochland, New Kent and Powhatan Counties, each of these localities have significantly smaller populations.



Figure 3  
Source: RRPDC

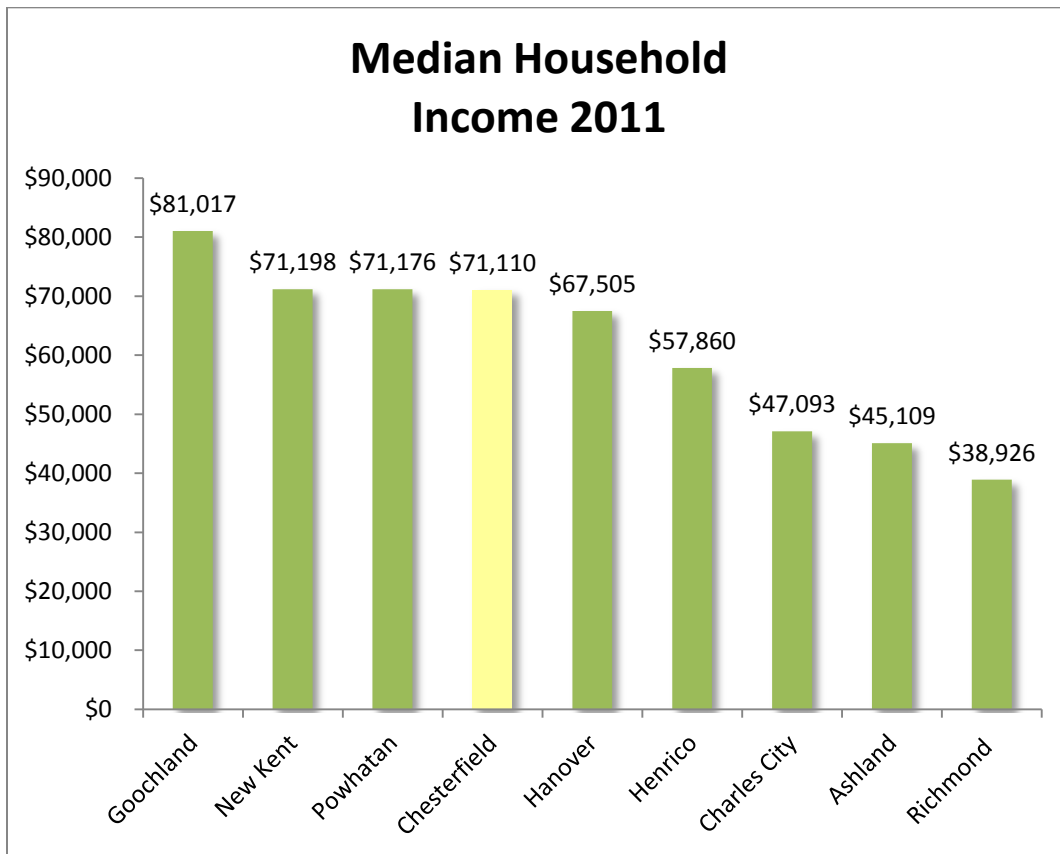


Figure 4

## Age of Householder

Among age groups both the 25 to 44 and 45 to 64 age ranges had median household incomes higher than the countywide average with median incomes of \$72,692 and \$84,266 respectively. The 65 and older age group had a median income of \$46,272, or 34 percent below the median income for Chesterfield County. The age group with the lowest median income was those between 15 and 24 years old at \$26,044. This was 63 percent below the countywide median household income (Figure 5).

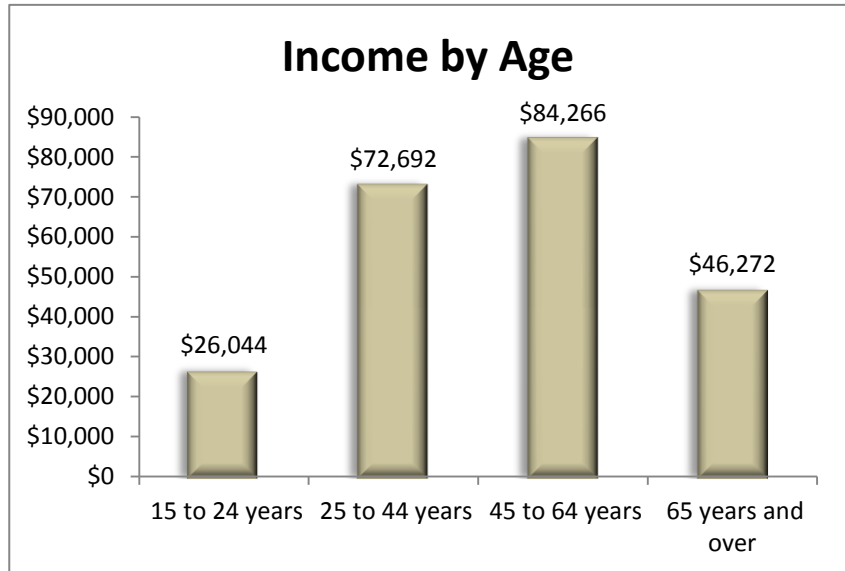


Figure 5

## Sex

The median income for nonfamily households in 2011 was \$41,617. Nonfamily households include a householder living alone or with nonrelatives only. Male householders had a higher median income at \$50,286, while the median income for female householders was \$35,764. The median income for female householders was 28 percent less than that of male householders (Figure 6). From 2005 to 2011 the median household income for males dropped by 2.4 percent while the median income for female households dropped by 21.1 percent.

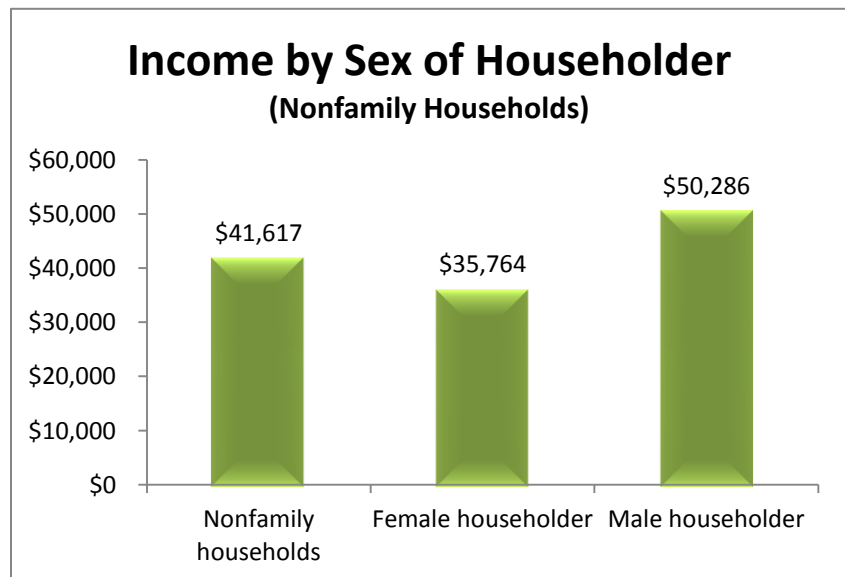


Figure 6

## Race and Hispanic Origin

Among race groups, white households had the highest median income at \$74,820 in 2011 (above the countywide median income). Asian households also had higher median incomes compared to the countywide median, at \$71,713. The median income for black households was \$66,931. Hispanic households had the lowest median income at \$48,449, which is \$22,661 or 31 percent lower than the median household income for Chesterfield County (Figure 7, Table 2)

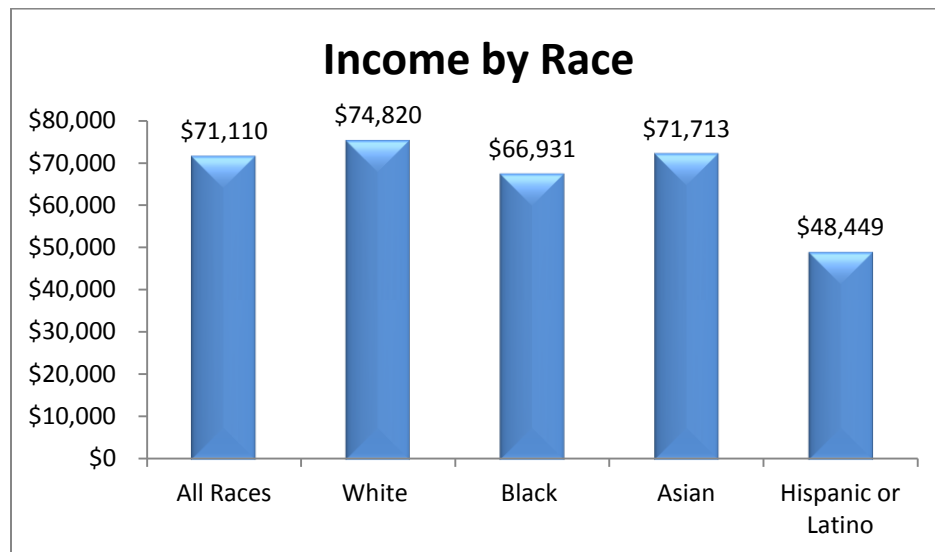


Figure 7

Income by Race 2005- 2011								Percent Change
	2005	2006	2007	2008	2009	2010	2011	2005-2011
All Races	\$76,775	\$75,392	\$75,299	\$74,332	\$73,312	\$71,331	\$71,110	-7.4%
White	\$82,204	\$80,116	\$78,576	\$84,297	\$78,135	\$76,322	\$74,820	-9.0%
Black	\$60,074	\$64,418	\$65,739	\$59,183	\$66,217	\$56,394	\$66,931	11.4%
Asian	\$65,181	\$101,753	\$83,715	\$64,990	\$73,451	\$91,188	\$71,713	10.0%
Hispanic or Latino	\$55,001	\$56,485	\$59,742	\$44,560	\$39,829	\$42,894	\$48,449	-11.9%

Table 2

## Family Type

Family households consist of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Median income for families is typically higher than the median income of households because many households consist of only one person and families more often include two or more workers. In 2011, married-couple families, a family in which the householder and his or her spouse are listed as members of the same household, had the highest median income at \$94,506. The median income for families with children under the age of 18 was \$85,043, while families with no children under 18 were lower yet at \$81,759 (Figure 8).

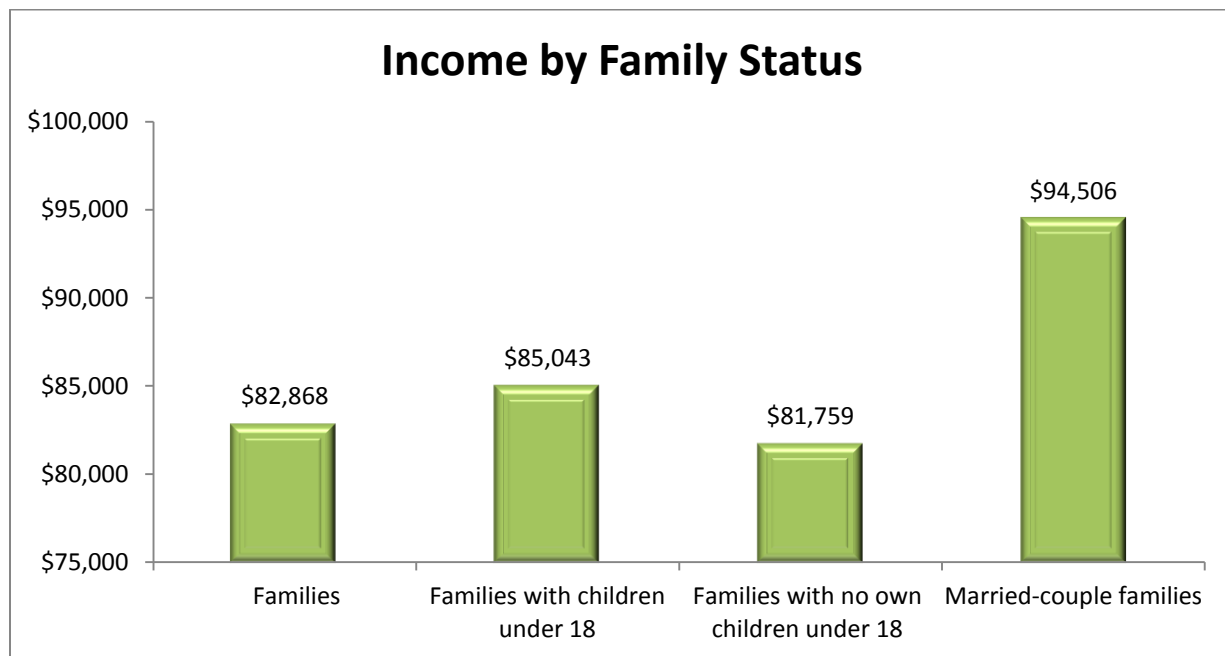


Figure 8

## Educational Attainment

The median earnings of individuals vary greatly based on the level of educational attainment. Those with graduate or professional degree(s) have the highest median earnings at \$63,447. Individuals with a bachelor's degree have median earnings at \$52,447. The median earnings for those with less than a bachelor's degree are significantly less at \$37,167 for those with some college or an associate's degree; \$29,321 for high school graduates; and \$24,249 for non-high school graduates (Figure 9).

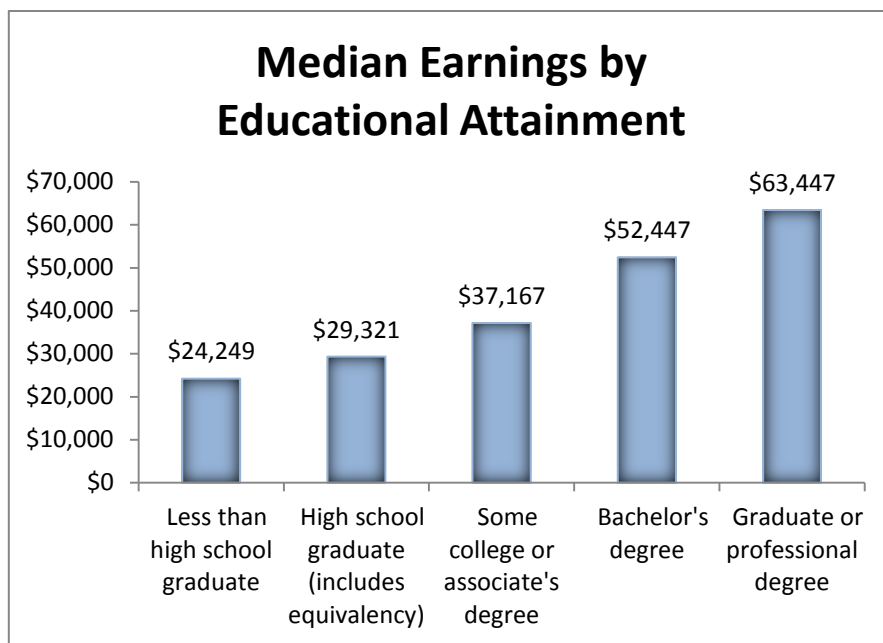


Figure 9

For the population 25 years and over there was an overall decline in earnings of 7.2 percent from 2005 to 2011, or an average annual rate of decline of 1.2 percent. Earnings for almost all educational attainment levels declined from 2005 to 2011, the exception being those with less than a high school diploma where there was an overall increase of 3.7 percent. There was a trend of increasing earnings from 2005 to 2007, with most educational attainment levels experiencing peak earnings in 2007. The greatest decline in income occurred for those with only a high school diploma (or equivalent) which experienced a decline in earnings of 21 percent, and has declined every year since 2005. Individuals with some college or an associate's degree also experienced a significant decline during this time with a decrease in earnings of nine (9) percent. The median earnings for those with a bachelors degree have remained fairly consistent during the past six years with a decline in earnings of 1.8 percent, or an annual rate of decline of 0.3 percent. The overall decline in earnings for those with a graduate or professional degree was 6.7 percent from 2005 to 2011; however, this population experienced a much more significant decrease when comparing its peak earnings in 2007 to those of 2011 with a decline of 12.5 percent (Figure 10).

## Income by Educational Attainment

2005-2011

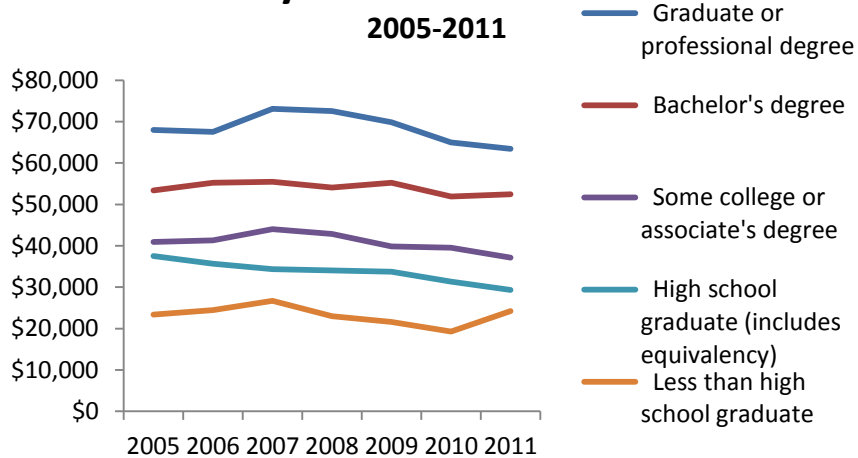


Figure 10

## Disability Status

In 2011, 7.2 percent of individuals between the ages of 18 and 64 reported having a disability (14,687). An individual is considered to have a disability if they have any combination of the following: difficulty hearing; seeing; remembering, concentrating, or making decisions; walking or climbing stairs; dressing or bathing; doing errands alone such as shopping or going to a doctor's visit. The median earnings for individuals with a disability was 31 percent lower than those with no disability.

Males with a disability earned 17 percent less than males without a disability. Females with a disability had the lowest median earnings at 38 percent lower than females with no disability (Figure 11).

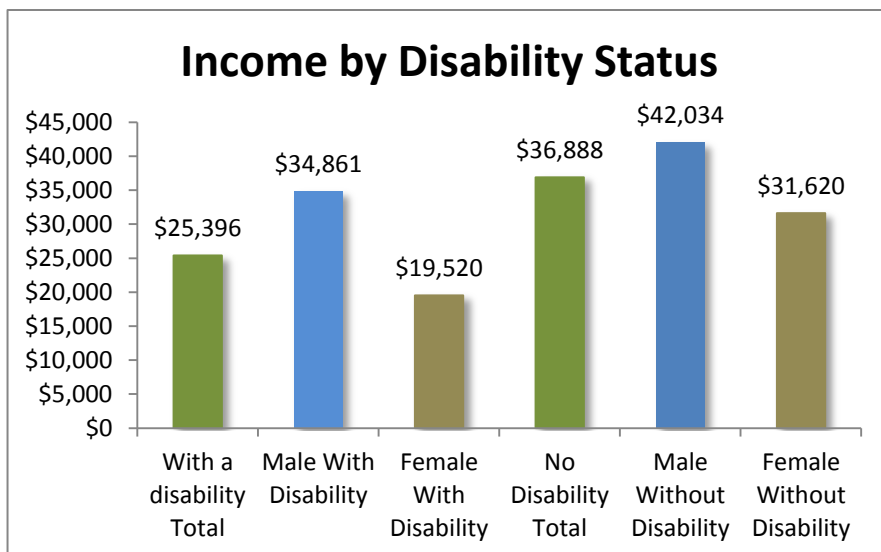


Figure 11

## Income Inequality (Gini Index)

The Gini coefficient is a statistical measure of income distribution inequality. A Gini coefficient of zero means that income is equally distributed among all households; where as a coefficient of one shows a maximum inequality among income distribution. Chesterfield County has consistently low Gini coefficients, in 2011 the county's was 0.395, lower than the region, state and nation meaning that there is less inequality when it comes to income distribution within the county (Table 3 and Figure 12).

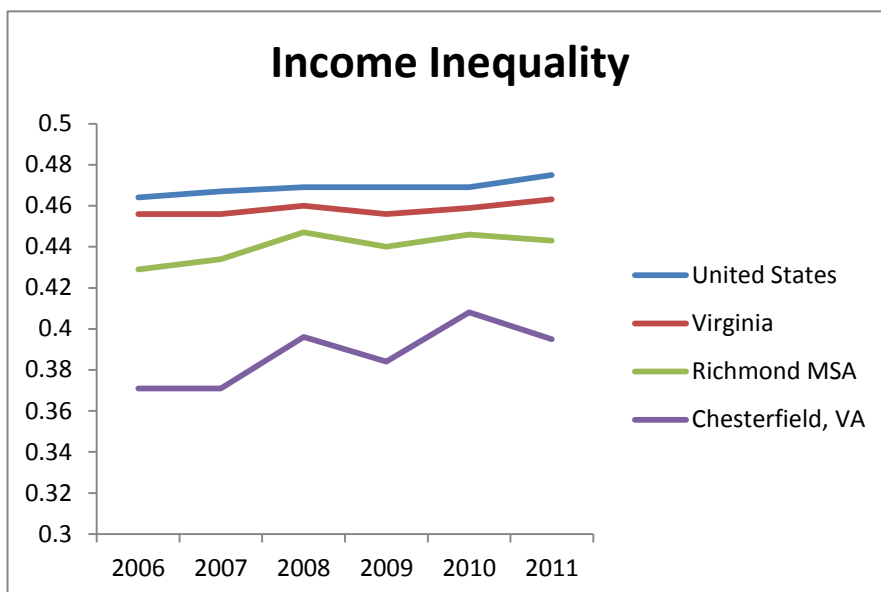


Figure 12

Income Inequality 2005-2011- Gini Coefficient						
	2006	2007	2008	2009	2010	2011
Chesterfield, VA	0.371	0.371	0.396	0.384	0.408	0.395
Richmond MSA	0.429	0.434	0.447	0.440	0.446	0.443
Virginia	0.456	0.456	0.460	0.456	0.459	0.463
United States	0.464	0.467	0.469	0.469	0.469	0.475

Table 3

## Earnings

In 2011, 83 percent of households in Chesterfield County received earnings. Twenty-six percent of households received Social Security and 22 percent received retirement income other than Social Security. Only 2.8 percent of households received Supplemental Security Income, a nationwide assistance program that guarantees a minimum level of income for needy aged, blind or disabled individuals. 1.2 percent of households received some sort of cash public assistance which includes general assistance and Temporary Assistance to Needy Families, and 7.7 percent received noncash benefits including Food Stamps/SNAP benefits (Figure 13).

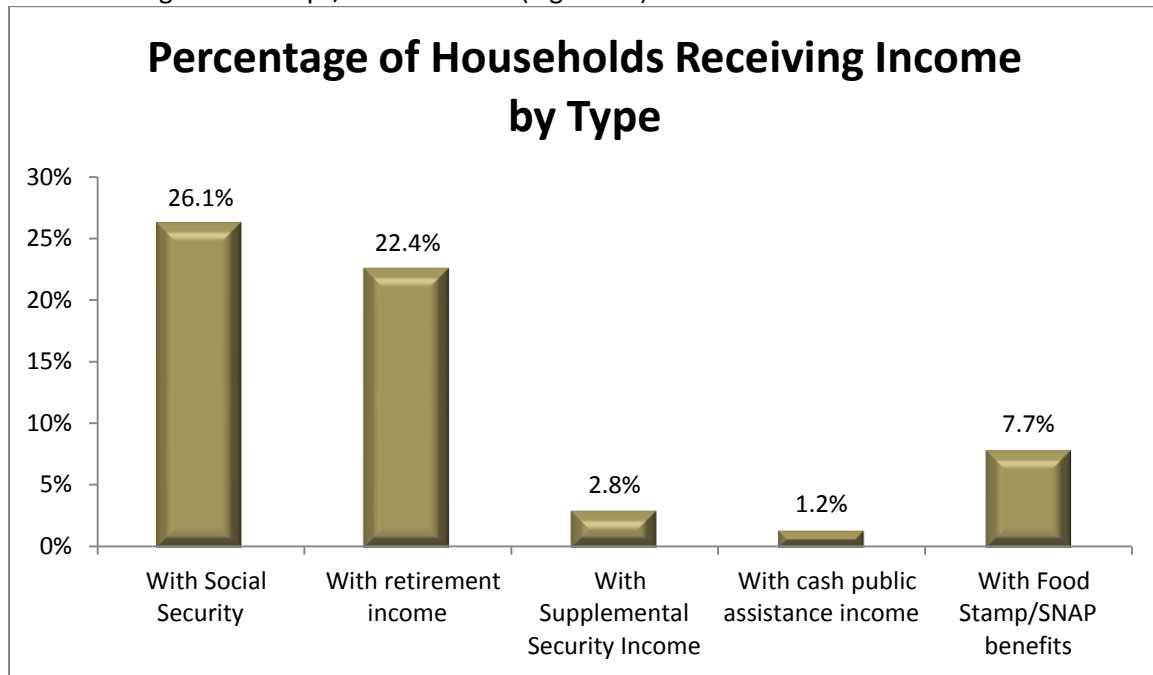


Figure 13

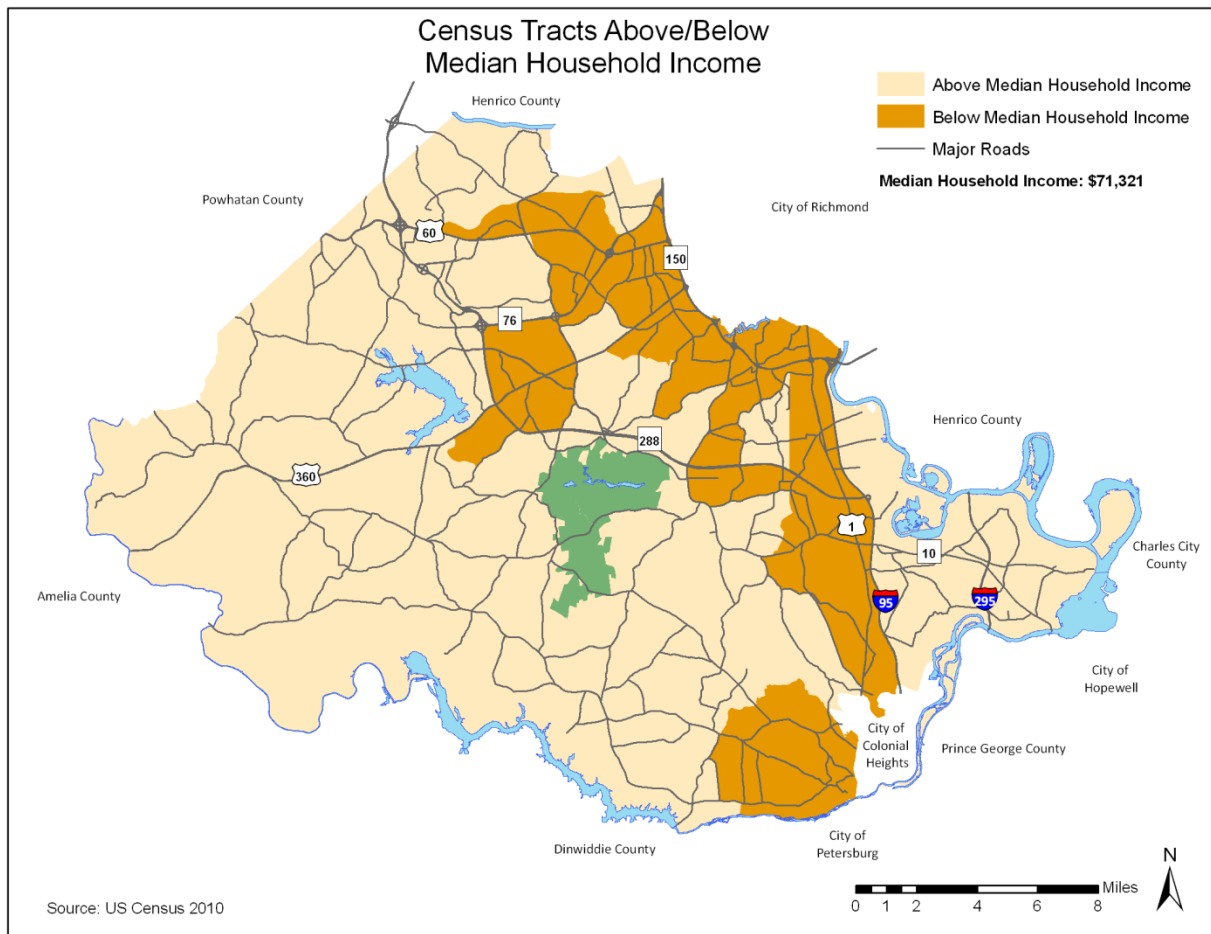
The percentage of households receiving earnings is down 4.7 percent from 2005, with a high in 2009 of 89 percent. During this time the percentage of households receiving either Social Security and/or retirement income increased by 8.3 percent and six percent respectively. A less significant difference occurred in those receiving Supplemental Security Income, with an increase of less than one percent during this time period; and those receiving public assistance income, which declined by 0.2 percent (Table 4).

Household Earnings 2005-2011								Percent Change
	2005	2006	2007	2008	2009	2010	2011	2005-2011
<b>Earnings</b>	88.4	88.7	88.6	88.8	89.1	83.5	83.7	<b>-4.7</b>
<b>Social Security</b>	17.8	19.3	20.5	19.4	19.4	25.2	26.1	<b>8.3</b>
<b>Retirement Income</b>	16.5	15.5	19.8	17.7	19.4	22.6	22.4	<b>5.9</b>
<b>Supplemental Security Income (SSI)</b>	1.9	1.5	2	1.7	1.9	2.6	2.8	<b>0.9</b>
<b>Public assistance income</b>	1.4	0.88	0.5	1.2	0.9	2.1	1.2	<b>-0.2</b>

Table 4

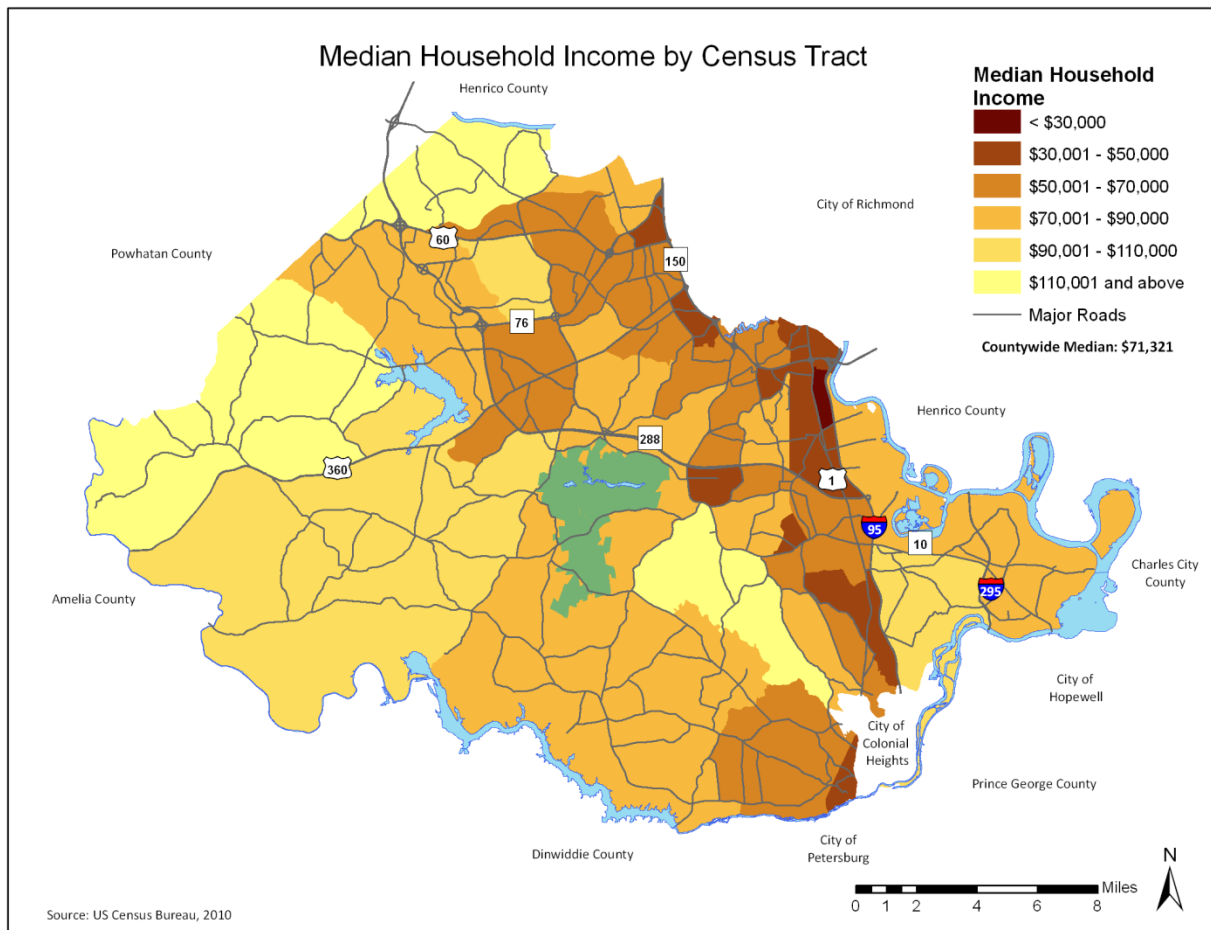
## Income by Census Tract

Comparing census tracts to the countywide median household income shows a general spatial distribution of income within the county. The census tracts falling below the median household income for the county are generally located along the Chesterfield County/City of Richmond border as well as along the Interstate 95/Route 1 corridor (Map 1).



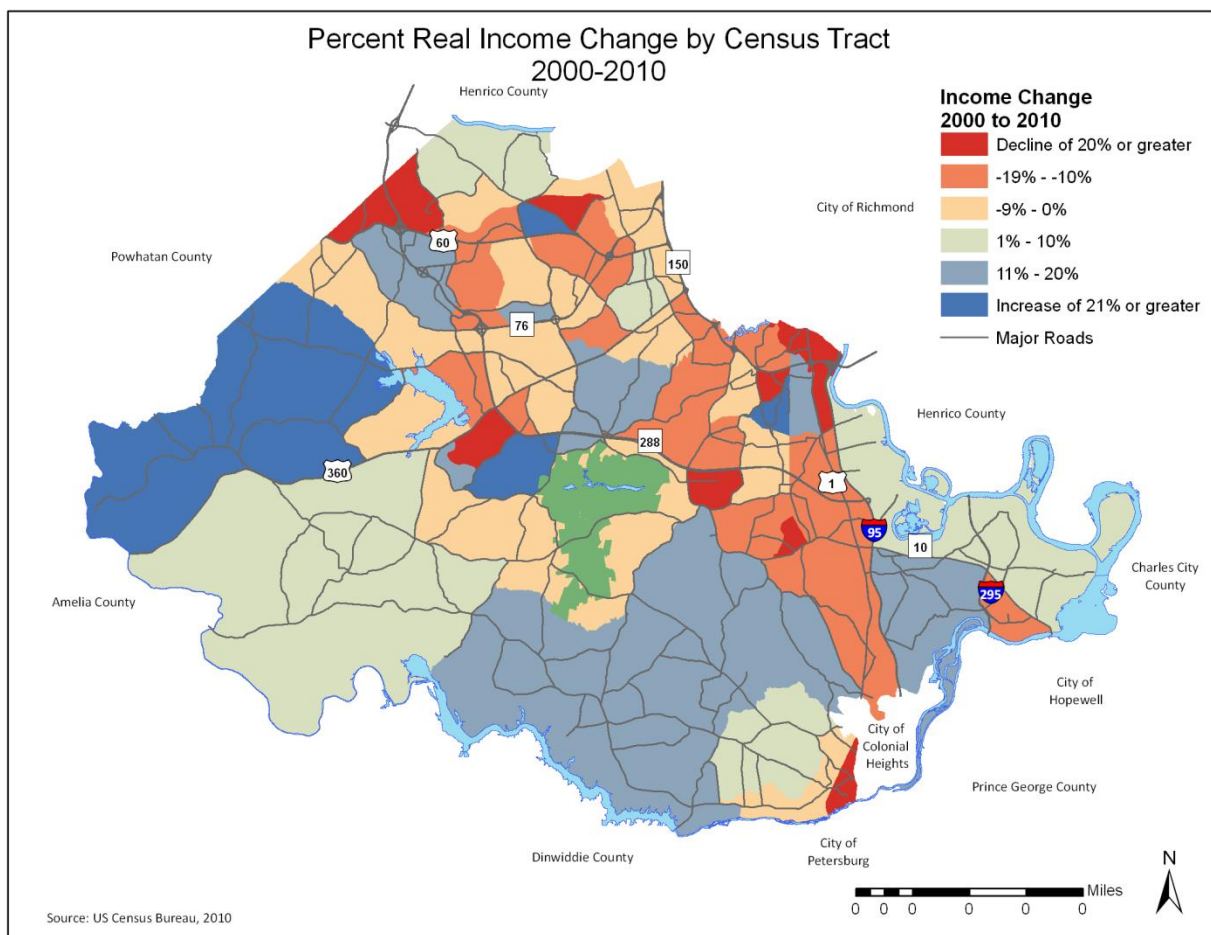
Map 1

Comparing income ranges by census tracts gives a clearer picture of where those with the lowest median household incomes in Chesterfield County are generally located. The median income for the census tract with the lowest median household income was \$27,447, 61 percent below the countywide median household income. The median incomes for census tracts at the highest median income range from \$110,001 to \$154,643, a range that is 54 to 117 percent greater than the countywide median household income (Map 2).



**Map 2**

Comparing median household income from 2000 to 2010 by census tracts identifies areas of the county that have experienced either an increase or decrease in median household income. During this time the median household income decreased in 66 percent of the county's census tracts, while 34 percent had an increase. The average change in income during this time was a decrease of four percent. Of the census tracts with a decrease in income, the average decline was 12.6 percent and the average increase of those with a positive change was 13.8 percent. A majority of the census tracts experiencing an increase in income were located in the western and southern areas of the county, while those with income declines were along the Chesterfield County/City of Richmond border and central areas of the county (Map 3).



**Map 3**

## POVERTY IN CHESTERFIELD COUNTY

In 2011, approximately 21,471 individuals, or 6.7 percent of the population in Chesterfield County, fell below the poverty level because their incomes were lower than their determined poverty threshold. Chesterfield County's poverty rate is in the middle of the range when compared to the other localities of the Richmond Region, as defined by the Richmond Regional Planning District Commission (Figure 14). Chesterfield County's poverty rate was lower than the Richmond MSA, the state and the nation (Table 5).

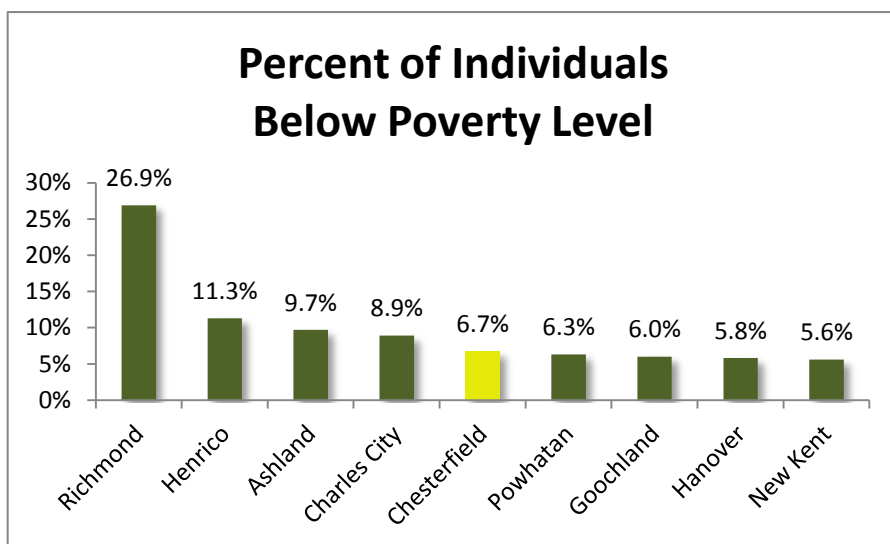


Figure 14

Over the past six years the percentage of individuals living below the poverty level in Chesterfield County has decreased by 0.3 percent from a high of seven percent in 2005, but has been increasing since 2006. Unlike Chesterfield County, the MSA, the state and the nation all experienced increases in the percentage of individuals below the poverty level since 2005 (Figure 15, Table 5).

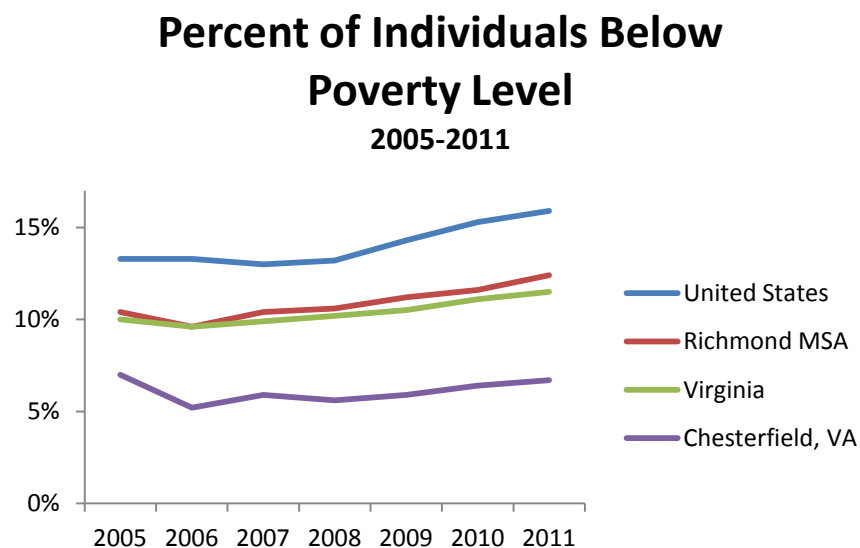


Figure 15

Percent of Individuals below Poverty Level								Percent Change
	2005	2006	2007	2008	2009	2010	2011	2005-2011
Chesterfield, VA	7.0	5.2	5.9	5.6	5.9	6.4	6.7	-0.3%
Richmond MSA	10.4	9.6	10.4	10.6	11.2	11.6	12.4	2.4%
Virginia	10.0	9.6	9.9	10.2	10.5	11.1	11.5	1.5%
United States	13.3	13.3	13.0	13.2	14.3	15.3	15.9	2.6%

Table 5

## Poverty Rate by Age

Children under 18 years old have the highest percentage of individuals living below the poverty level at 9.3 percent; a child is determined to live in poverty if the child's family is designated as being in poverty. Among individuals 18 to 64 years old, 6.1 percent live below the poverty rate. Those 65 years and older have the lowest rate of poverty at 3.6 percent (Figure 16).

Each age group's percent of individuals below poverty fluctuated yearly from 2005 to 2011. Both the under 18 years and 65 and over age groups experienced an overall decline in poverty during this time, while the poverty rate for those in the 18 to 64 age group rose by 0.2 percent (Figure 17).

## Percent of Individuals Below Poverty Level by Age

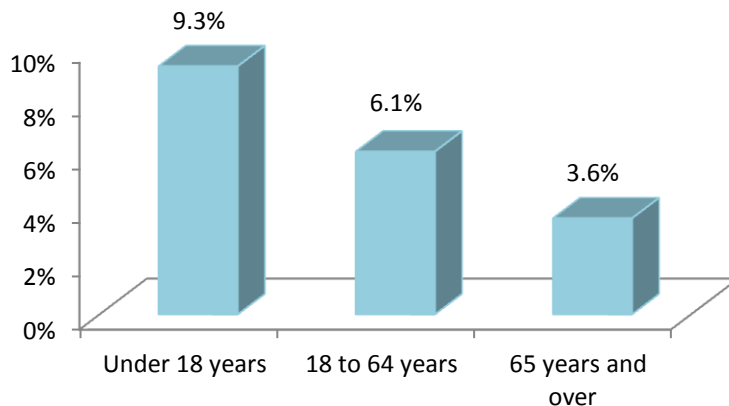


Figure 16

## Percent of Individuals Below Poverty Level by Age 2005-2011

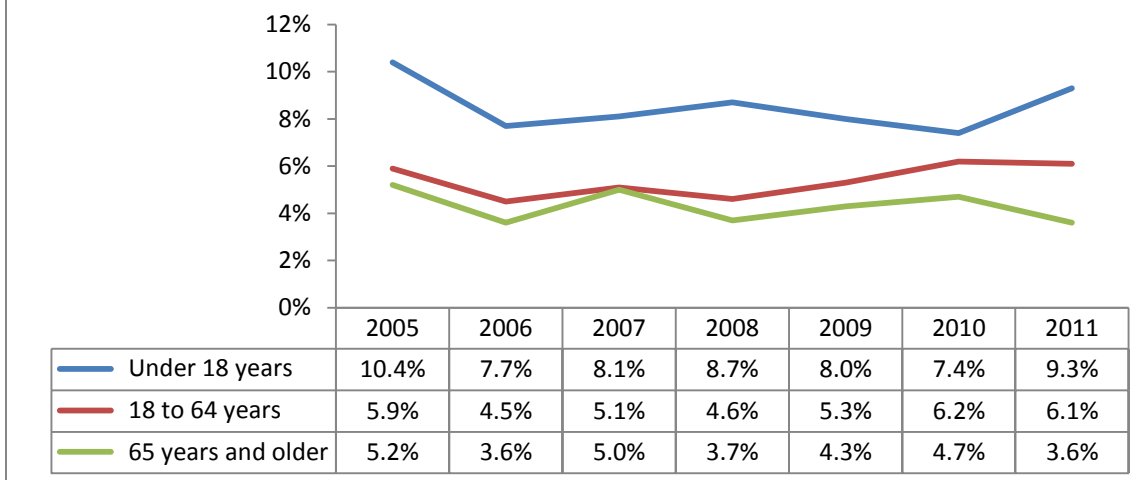


Figure 17

### Poverty Rate by Sex

In 2011, 5.5 percent of males and 7.7 percent of females were in poverty. The poverty rate for males decreased between 2010 and 2011 by 0.7 percent going from 6.2 percent to 5.5 percent. The female poverty rate increased during this time by 1.1 percent from 6.6 percent in 2010 to 7.7 percent in 2011. From 2005 to 2011 the male poverty rate declined by 1.1 percent and the female poverty rate increased by 0.2 percent (Figure 18).

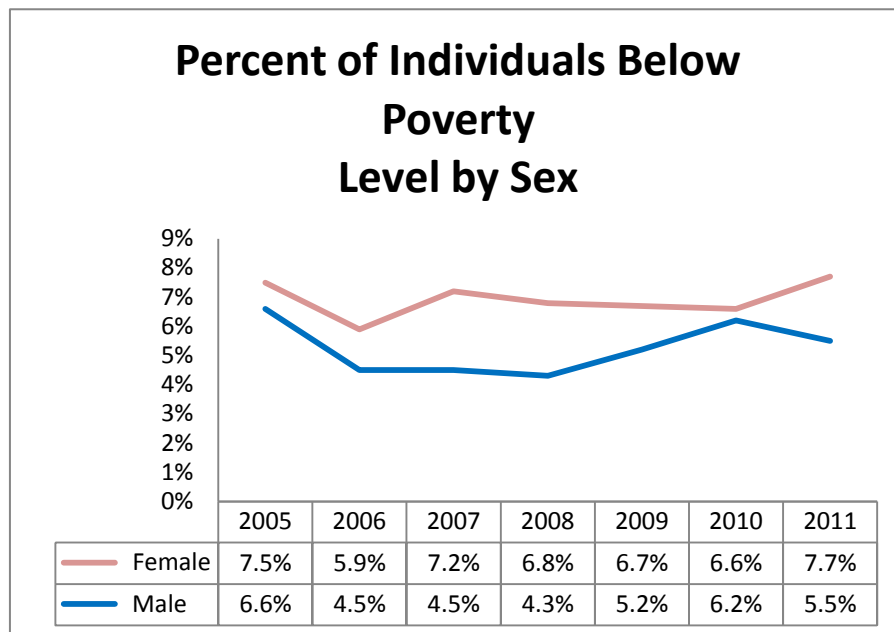


Figure 18

### Poverty Rate by Race

Similar to income distribution among races the poverty rate was lowest for Asians and whites and higher for black or African Americans and Hispanic/Latino populations. The poverty rate for Asians was 4.2 percent and whites 6.5 percent, both lower than the countywide poverty rate of 6.7%. Black or African Americans had a poverty rate of 8.1 percent, and Hispanic or Latinos had the highest poverty rate among races at 16.2 percent (Figure 19).

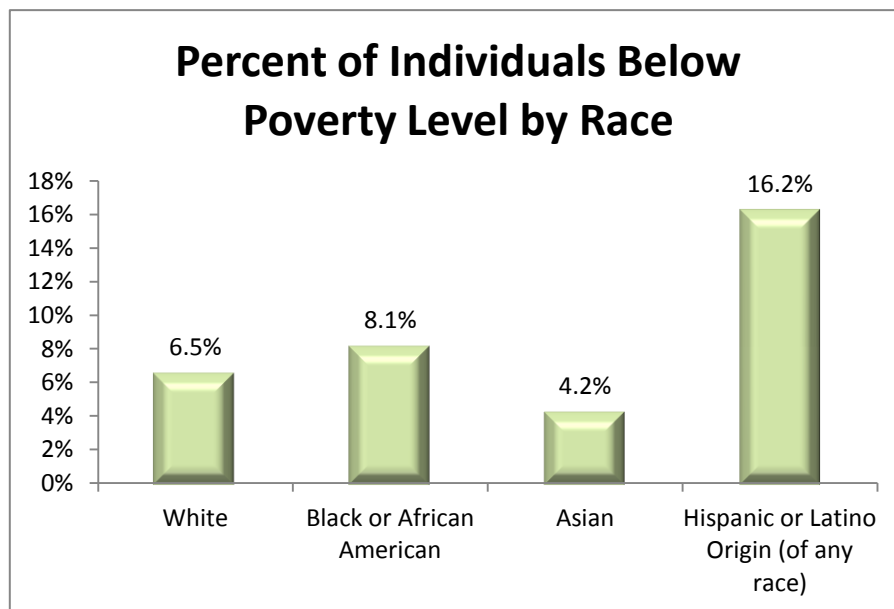


Figure 19

## Poverty Rate by Family Status

In 2011, the poverty rate for families was 4.9 percent. Married couple families had the lowest poverty rate with 2.1 percent, while female headed households with no husband had the highest poverty rate at 18.3 percent. Families with male householders with no wife present had a poverty rate of 9.1 percent (Figure 20).

Poverty was greater among families with children present. Families with children under 18 had a poverty rate of 7.9 percent and families with children under five had an even higher poverty rate at 14.3 percent.

The poverty rate was higher for families with female householders with no husband and with children

under 18 present at 25.3 percent. Female householders with children under five had the highest poverty rate among family types at 46.5 percent. Families with male householders with no wife and with children present had lower poverty rates at 9.1 percent for those with children under 18 and 8.2 percent for those with children under 5 (Figure 21).

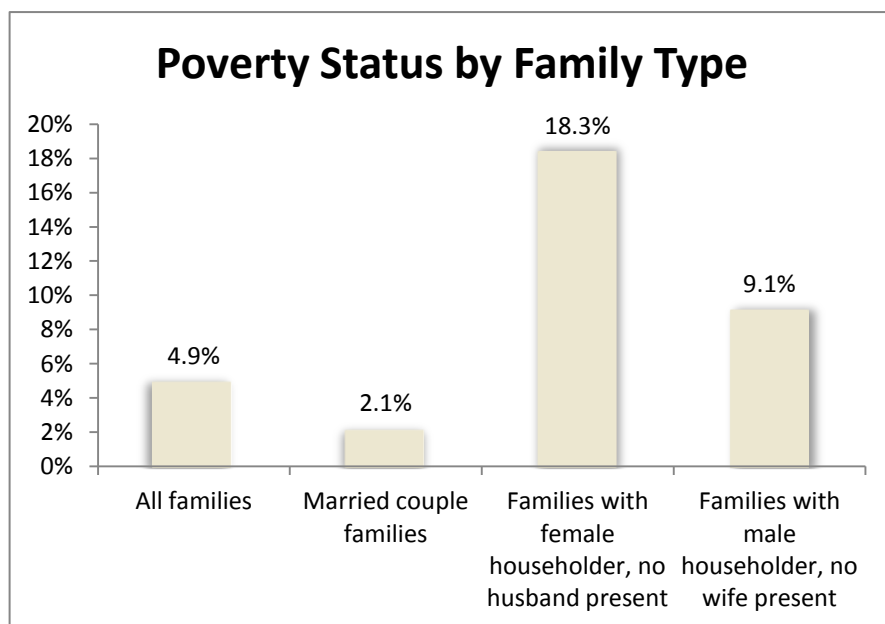


Figure 20

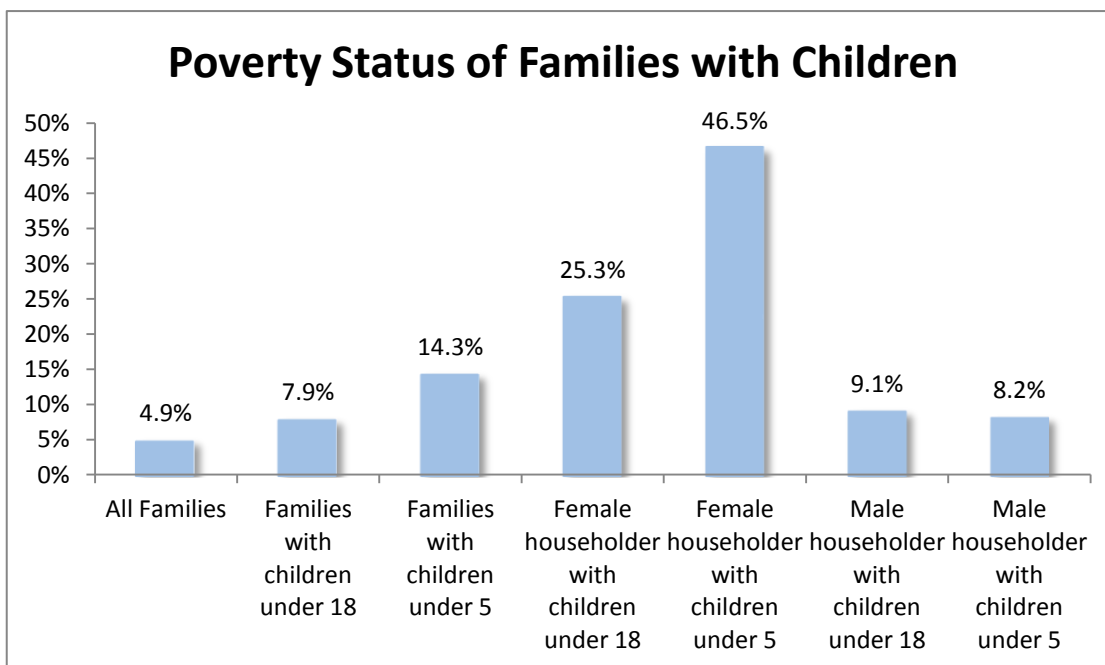


Figure 21

Poverty rates for families generally remained stable from 2005 to 2011. The poverty rate for all families declined by 0.9 percent and the poverty rate for married couple families increased by only 0.2 percent during this time. Families where there was a female householder with no husband present or male householder with no wife present experienced more significant changes in poverty rate from year to year, even though the overall poverty rate from 2005 to 2011 actually declined for both of these populations (Figure 22, Table 6).

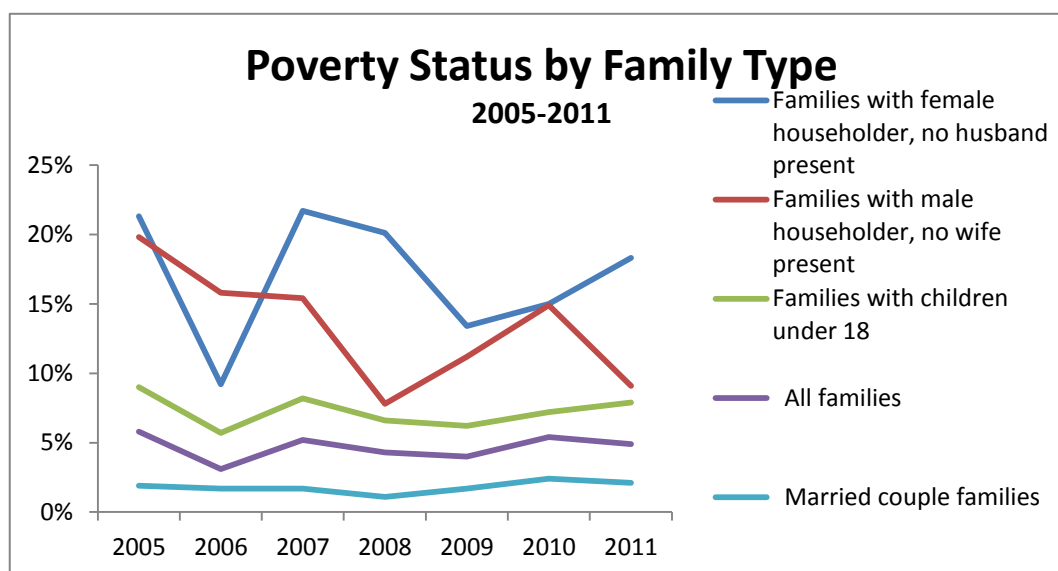


Figure 22

Poverty by Family Status 2005-2011								Percent Change
	2005	2006	2007	2008	2009	2010	2011	2005-2011
All families	5.80%	3.10%	5.20%	4.30%	4.00%	5.40%	4.90%	-0.9%
Families with children under 18	9.00%	5.70%	8.20%	6.60%	6.20%	7.20%	7.90%	-1.1%
Married couple families	1.90%	1.70%	1.70%	1.10%	1.70%	2.40%	2.10%	0.2%
Families with female householder, no husband present	21.30%	9.20%	21.70%	20.10%	13.40%	15.00%	18.30%	-3.0%
Families with male householder, no wife present	19.80%	15.80%	15.40%	7.80%	11.20%	14.90%	9.10%	-10.7%

Table 6

## Poverty Rate by Educational Attainment

In 2011, the population 25 years and older with less than a high school diploma had a poverty rate of 12.4 percent. For those with only a high school diploma the poverty rate was eight percent. For those with some college or an associates degree the poverty rate was five percent. And individuals with a bachelor's degree or higher had the lowest poverty rate at 1.3 percent (Figure 23).

### Poverty Status by Educational Attainment

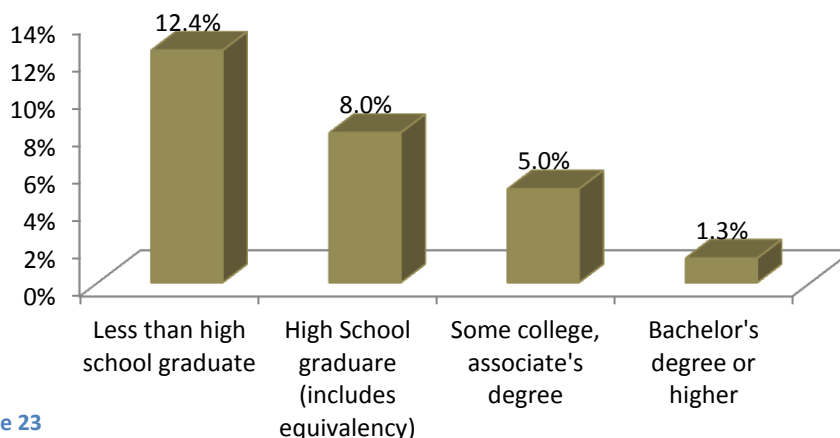


Figure 23

Poverty rates for individuals with some college or greater level of educational attainment remained fairly stable from 2005 to 2011. The poverty rate for individuals with some college or an associate's degree increased by 0.2 percent during this time; the rate for those with a bachelor's degree or higher decreased by 0.4 percent during this time. The

poverty rate for high school graduates has fluctuated in recent years resulting in a 2.4 percent increase from 2005 to 2011. The poverty rate for those with less than a high school degree fluctuated greatly from year to year peaking at 18.1 percent in 2010; however, the overall poverty rate for this population is down 1.7 percent since 2005 (Figure 24).

### Poverty Status by Educational Attainment 2005-2011

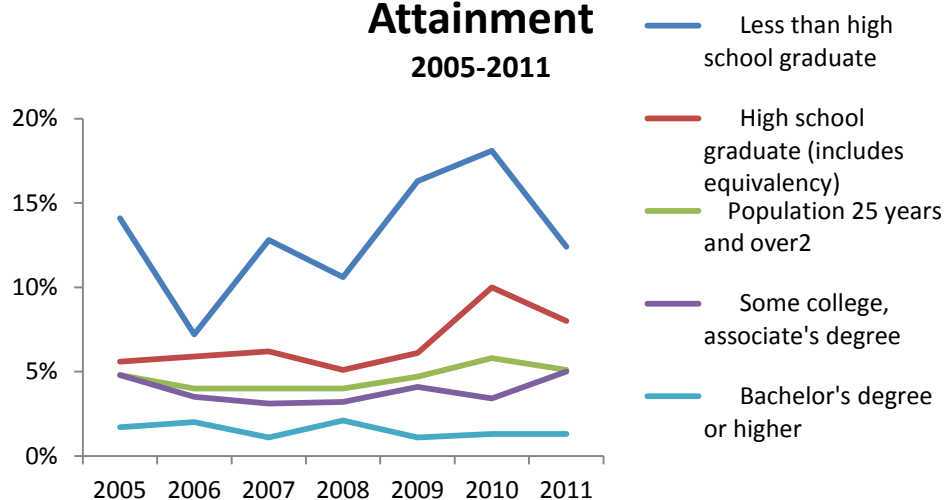


Figure 24

## Poverty Rate by Work Experience

In 2011, five percent of workers aged 16 and over were in poverty. The poverty rate was lowest for those that were full-time workers (worked at least 35 hours a week) at three percent, while unemployed individuals had the highest percentage of individuals below poverty at 24 percent. Ten percent of part-time workers and individuals that did not work fell below the poverty level (Figure 25).

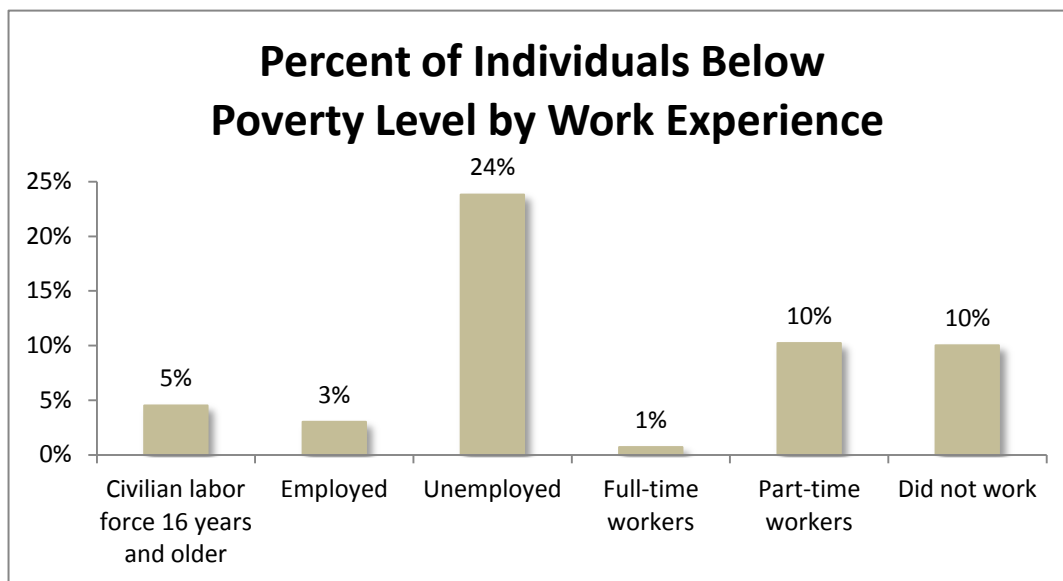


Figure 25

The overall poverty rate for workers 16 years and over has remained fairly constant from 2005 to 2011, increasing by 1.5 percent during this time period, with the greatest increase occurring from 2010 to 2011. Similarly, the poverty rates for both employed individuals and full-time workers were fairly steady during this time with the poverty rate for employed individuals increasing by 0.1 percent and the rate for full-time workers decreased by 0.6 percent.

The poverty rate for unemployed individuals has fluctuated greatly from year to year topping out in 2011 at 24 percent, an increase of 5.5 percent from 2005 and 10.6 percent from the low during this time in 2006 (Figure 26).

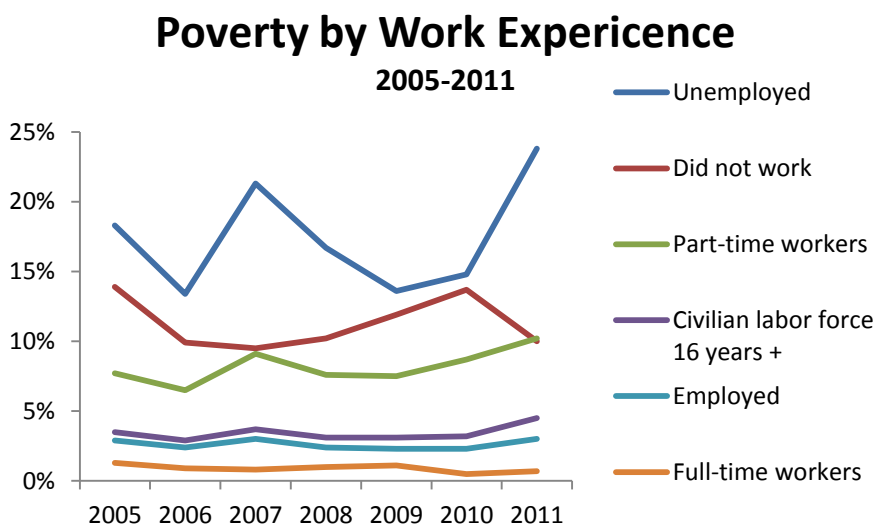


Figure 26

### Poverty Rate by Disability Status

Of the population 18 years and older, 26,657 individuals, or 11 percent, had a disability. An individual is considered to have a disability if they have any combination of the following: difficulty hearing; seeing; remembering, concentrating, or making decisions; walking or climbing stairs; dressing or bathing; doing errands alone such as shopping or going to a doctor's visit. For those with a disability, 12 percent had incomes below the poverty level, compared to about five percent for those 18 years and older with no disability (Figures 27 and 28). The poverty rate for individuals with a disability is down 0.4 percent from 2010.

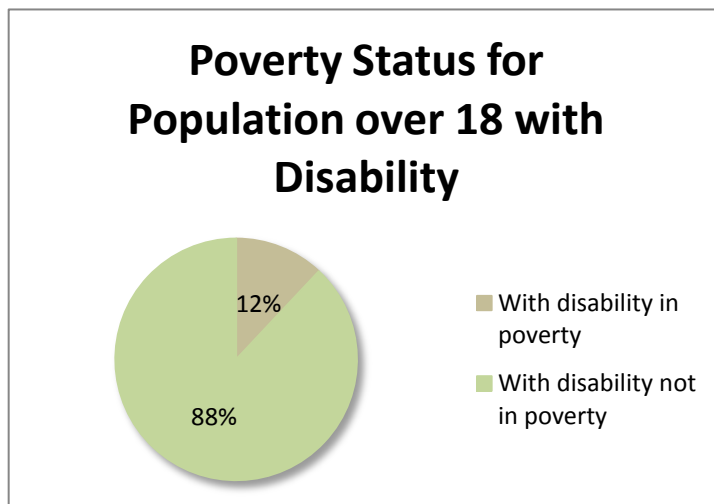


Figure 27

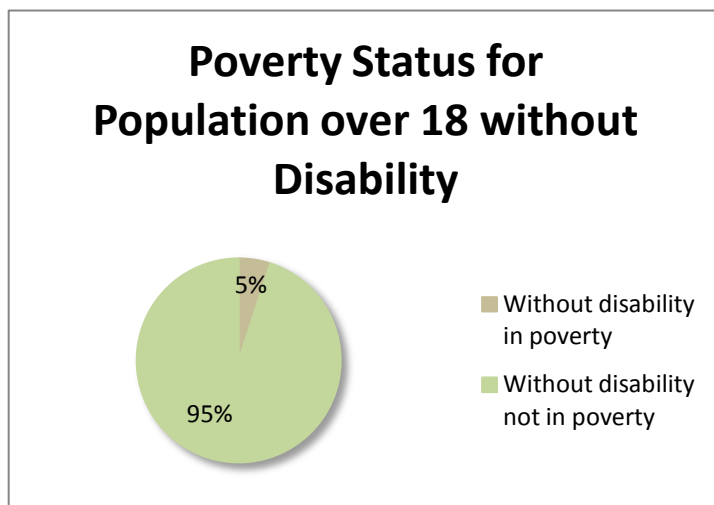


Figure 28

## Ratio of income to poverty

People and families are classified as being in poverty if their income is less than their poverty threshold. The ratio of income to poverty level examines not only the poverty status but the degree of poverty. A poverty ratio of 1.0 represents an income at the 100 percent poverty level meaning a person is living at the poverty line. If their ratio is 0.5, their income is at 50% of the poverty level, meaning their income is half of the designated poverty threshold, thus classified as severely poor. An income to poverty ratio between 1.0 and 1.24 is classified as being near poverty. The greater the ratio of income to poverty, the better off an individual is. While the poverty rate in Chesterfield County was 6.9 percent in 2011, almost half of those in poverty (3 percent) can be classified as severely poor or in extreme poverty. Additionally, another four percent can be classified as near poverty with incomes at or above the poverty threshold, but below a ratio of 1.25 (Figures 29 and 30).

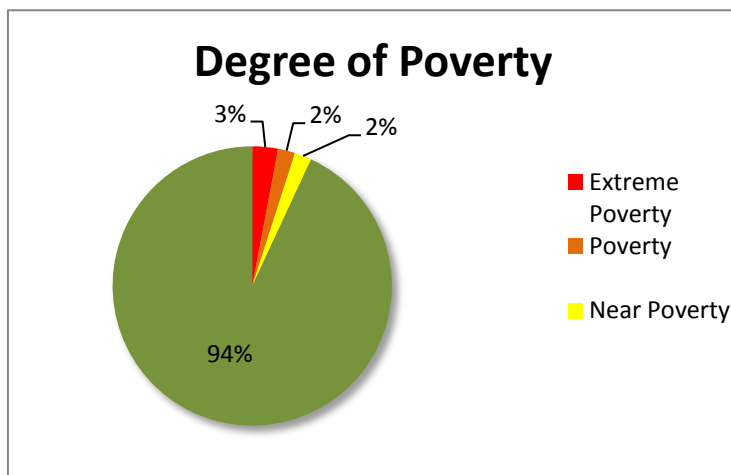


Figure 29

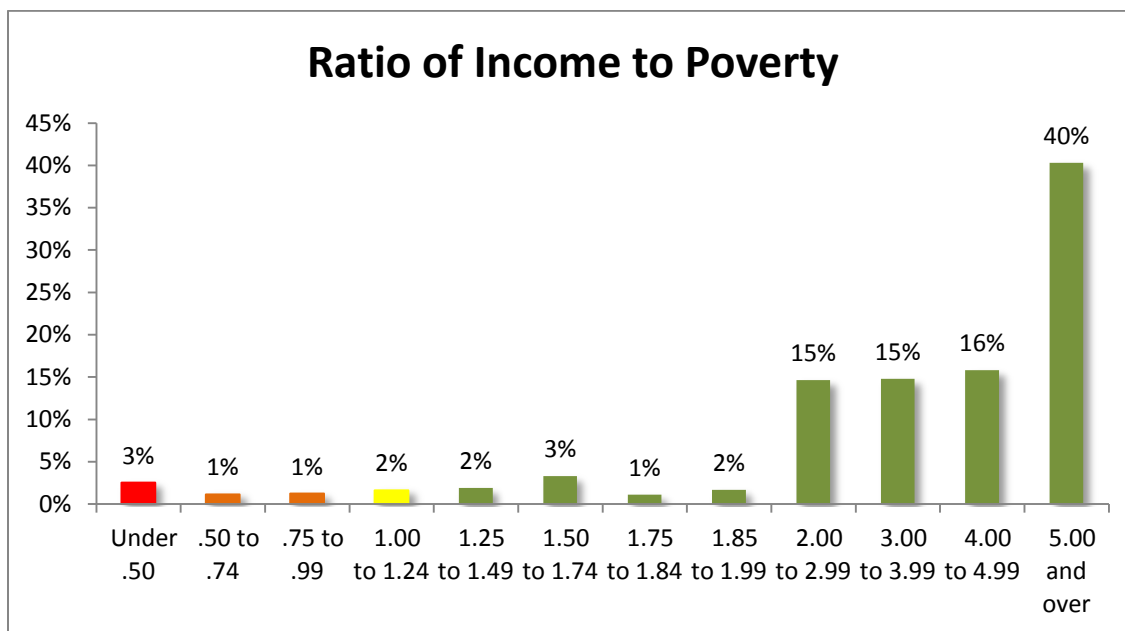
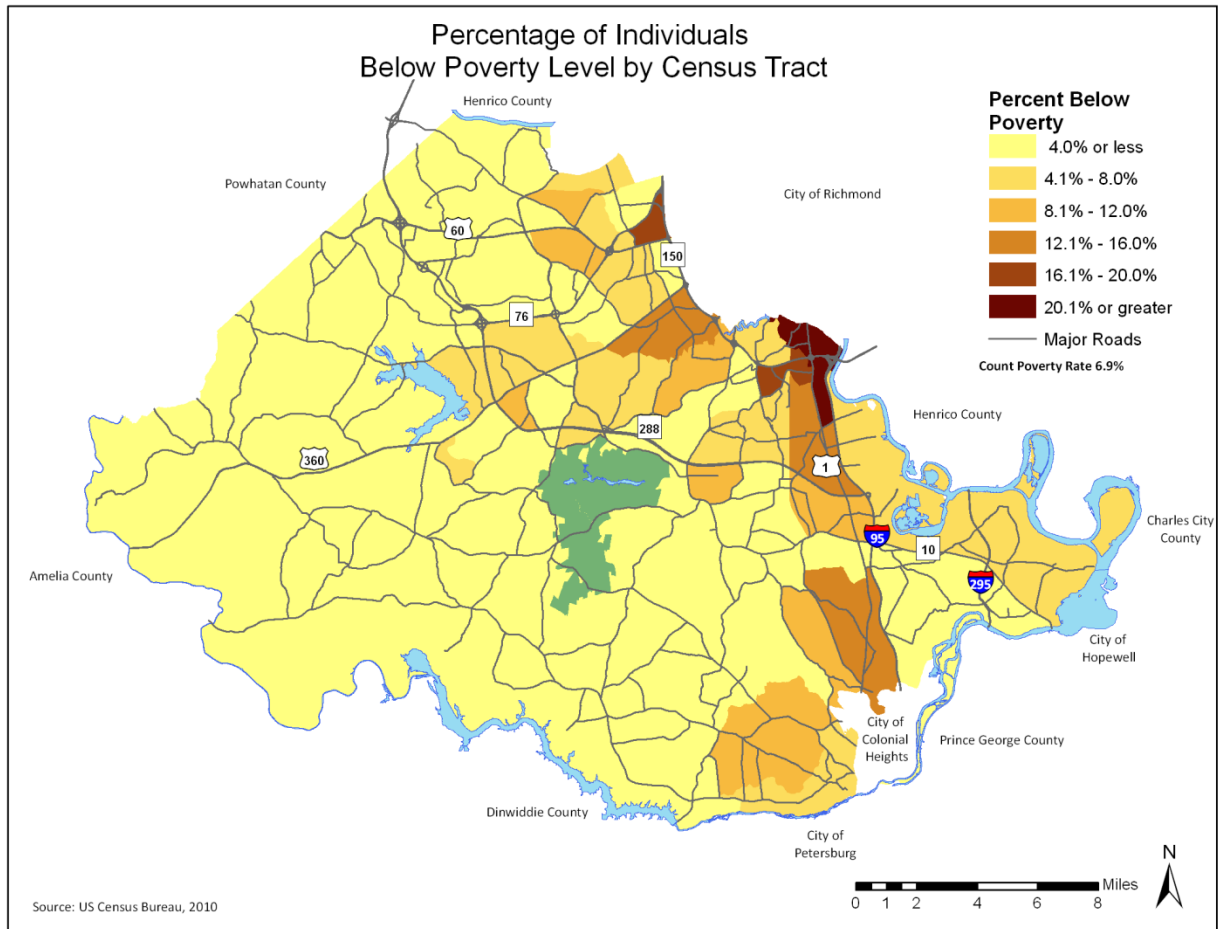


Figure 30

## Spatial Distribution of Poverty

A majority of the county census tracts have poverty rates below four percent; however, there are census tracts that can be classified as “poverty areas” which is defined by the Census Bureau as census tracts with poverty rates of 20 percent or more. Similar to income distribution, county census tracts with more concentrated poverty are located along the Chesterfield County/City of Richmond border as well as the Interstate 95/Route 1 corridor (Map 4).



Map 4

## APPENDIX:

### Glossary of Terms

**Civilian Labor Force:** Consists of people 16 years and older classified as employed or unemployed.

**Child:** Includes a son or daughter by birth, a stepchild, or adopted child of the householder regardless of the child's age or marital status. Does not include foster children.

**Disability Status:** The product of interactions among individuals' bodies; their physical, emotional and mental health; and the physical and social environment in which they live, work or play. A disability exists where this interaction results in limitations of activities and restrictions to full participation in at school, work, home or in the community.

**Earnings:** Earnings are defined as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly for people 16 years and over before deductions for personal income taxes, Social Security, bond purchases, Medicare deductions, etc. An individual with earnings is one who has either wage/salary income or self-employment income, or both.

**Employed:** Includes all civilians 16 years old and over who either worked as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or business.

**Family Households:** A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Families are classified by type as either "married-couple family" or "other family" according to the sex of the householder and the presence of relatives.

**Family Householder:** A householder living with one or more individuals related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him or her are family members.

**Family Income:** This includes the income of all the members 15 years and over related to the householder within a household.

**Female Householder, No Husband Present:** A family with a female householder and no spouse of householder present.

**Full-Time Workers:** All people 16 years old and over who usually worked 35 hours or more per week for 50 to 52 weeks in the past 12 months.

**Gini Index of Income Inequality:** Gini index of income inequality measures the dispersion of the household income distribution. This is a measure of how much distribution varies from a proportionate distribution. A purely proportionate distribution would have every value in the distribution being equal, also known as "perfect equality" where all households have an equal share of income. The Gini ranges from zero (perfect equality) to one (perfect inequality).

**Household Income:** This includes the income of the householder and all other individuals 15 years and over in the household, whether they are related to the householder or not.

**Householder:** One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the homes is owned, being bought, or rented. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder.

**Male Householder, No Wife Present:** A family with a male householder and no spouse of householder present.

**Married-Couple Family:** A family in which the householder and his or her spouse are listed as members of the same household.

**Metropolitan Statistical Area (MSA):** Geographic entities set by the Office of Management and Budget for use by Federal statistical agencies in collecting, tabulating, and publishing Federal statistics. A metro area contains a core urban area with a population of 50,000 or more, as well as one or more adjacent counties that have a high degree of social and economic integration (as measured by commuting to work) with the urban core. The Richmond MSA consists of the cities of Richmond, Petersburg, Hopewell and Colonial Heights; the counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex; and the Town of Ashland.

**Median Income:** The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families including those with no income. The median income for individuals is based on individuals 15 years old and over with income.

**Nonfamily Householder:** A householder living alone or with non-relatives only. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households.

**Part-Time Workers:** All people 16 years old and over who usually worked 1 to 34 hours per week for 50 to 52 weeks in the past 12 months.

**Poverty Areas:** Poverty areas are census tracts with at least 20 percent of households falling below poverty.

**Poverty Status:** The poverty status of families and unrelated individuals is determined by using thresholds (income cutoffs) arranged in a two-dimensional matrix. The matrix consists of family size (from one person to nine or more people) cross-classified by presence and number of family members under 18 years old (from no children present to eight or more children present). Unrelated individuals and two- person families are further differentiated by age of reference person (under 65 years old and 65 years old and over). To determine a person's poverty status, one compares the person's total family income with the poverty threshold appropriate for that person's family size and composition. If the total

income of that person's family is less than the threshold appropriate for that family , then the person is considered "below the poverty level" together with every member of his or her family.

**Public Assistance Income:** Includes general assistance and Temporary Assistance to Needy Families (TANF). This does not include Supplemental Security Income or noncash benefits such as Food Stamps.

**Retirement Income:** Retirement income includes: (1) retirement pensions and survivor benefits from a former employer; labor union; or federal, state, or local government; and the U.S. military; (2) disability income from companies or unions; federal, state, or local government; and the U.S. military; (3) periodic receipts from annuities and insurance; and (4) regular income from IRA and Keogh plans. This does not include Social Security income.

**Social Security Income:** Includes Social Security pensions and survivor benefits, permanent disability income payments made by the Social Security Administration and railroad retirement insurance checks from the U.S. government. Medicare reimbursements are not included.

**Supplemental Security Income (SSI):** A nationwide U.S. assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy aged, blind, or disabled individuals.

**Unemployed:** All civilians 16 years old and over are classified as unemployed if they (1) were neither at work nor with a job, and (2) were actively looking for work during the last 4 weeks, and (3) were available to start a job.

Income and Earnings Summary by Selected Characteristics: 2010 and 2011					
Characteristic	2010		2011		Percentage change in real median income
	Number	Median income (dollars)	Number	Median income (dollars)	
<b>Households</b>					
All Households	112,213	\$71,331	110,729	\$71,110	-0.3%
Type of Household					
Family Household	84,107	\$82,055	79,552	\$82,868	1.0%
Married-couple	63,749	\$97,246	61,244	\$94,506	-2.8%
Female householder, no husband present	16,399	\$42,303	14,030	\$44,537	5.3%
Male householder, no wife present	3,959	\$45,166	4,278	\$59,348	31.4%
Nonfamily households	28,106	\$38,845	31,177	\$41,617	7.1%
Female householder	16,751	\$35,639	17,147	\$35,764	0.4%
Male householder	11,355	\$43,150	14,030	\$50,286	16.5%
Race and Hispanic Origin of Householder					
White	83,599	\$76,322	83,379	\$74,820	-2.0%
Black	23,677	\$56,394	21,260	\$66,931	18.7%
Asian	N	\$91,188	2,879	\$71,713	-21.4%
Hispanic	5,835	\$42,894	5,758	\$48,449	13.0%
Age of Householder					
15 to 24 years	2,693	\$33,347	1,993	\$26,044	-21.9%
25 to 44 years	39,836	\$71,811	38,091	\$72,692	1.2%
45 to 64 years	49,486	\$83,667	49,717	\$84,266	0.7%
65 years and older	20,311	\$48,076	21,039	\$46,272	-3.8%
Educational Attainment					
Population 25 years and over	209,510	\$42,872	211,028	\$41,231	-3.8%
Less than high school graduate	22,535	\$19,287	19,351	\$24,249	25.7%
High school graduate (includes equivalency)	49,980	\$31,323	51,865	\$29,321	-6.4%
Some college, associate's degree	59,553	\$39,521	63,271	\$37,167	-6.0%
Bachelor's degree	50,903	\$51,877	48,950	\$52,447	1.1%
Graduate or professional degree	26,539	\$65,012	27,591	\$63,447	-2.4%

Income and Earnings Summary by Selected Characteristics: 2010 and 2011 (continued)					
Characteristic	2010		2011		Percentage change in real median income
	Number	Median income (dollars)	Number	Median income (dollars)	
With disability	14,717	\$24,357	14,687	\$25,396	4.3%
Without disability	184,419	\$38,004	186,862	\$36,888	-2.9%
Earnings of Full-time, Year-Round Workers	116,645	\$49,625	112,969	\$49,918	0.6%
Men with earnings	61,355	\$56,381	61,455	\$54,930	-2.6%
Women with earnings	55,290	\$42,335	51,514	\$43,803	3.5%

Poverty by Selected Characteristics: 2010 and 2011							
Characteristic	2010			2011			2010-2011
	Total	Below Poverty		Total	Below Poverty		% Change in Poverty
		#	%		#	%	
People							
Total	317,102	20,295	6.4%	320,277	21,459	6.7%	0.3%
Family Status							
All families	84,107	4,542	5.4%	79,552	3,898	4.9%	-0.5%
Related children under 18	44,861	3,230	7.2%	40,894	3,231	7.9%	0.7%
Married couple families	63,749	1,530	2.4%	61,244	1,286	2.1%	-0.3%
Families with female householder no husband	16,399	2,460	15.0%	14,030	2,567	18.3%	3.3%
With related children under 18	11,116	2,034	18.3%	9,033	2,285	25.3%	7.0%
With related children under 5	3,451	1,194	34.6%	4,189	1,948	46.5%	11.9%
Race and Hispanic Origin of Householder							
White	236,241	13,229	5.6%	241,169	15,676	6.5%	0.9%
Black	66,909	5,754	8.6%	61,493	4,981	8.1%	-0.5%
Asian	N	N	N	8,327	350	4.2%	N
Hispanic	16,489	2,853	17.3%	16,654	2,698	16.2%	-1.1%
Age	317,102	20,295	6.4%	320,277	21,459	6.7%	1.9%
Under 18	60,884	4,505	7.4%	81,641	7,593	9.3%	1.9%
18 years and over	234,973	14,098	6.0%	238,636	13,841	5.8%	-0.2%
18 to 64 years	201,994	12,524	6.2%	203,757	12,429	6.1%	-0.1%
65 years and over	32,979	1,550	4.7%	34,879	1,256	3.6%	-1.1%
Educational Attainment							
Population 25 years and over	209,510	12,152	5.8%	211,028	10,762	5.1%	-0.7%
Less than high school graduate	22,535	4,079	18.1%	19,351	2,400	12.4%	-5.7%
High school graduate (includes equivalency)	49,980	4,998	10.0%	51,865	4,149	8.0%	-2.0%
Some college, associate's degree	59,553	2,025	3.4%	63,271	3,164	5.0%	1.6%
Bachelor's degree or higher	50,903	662	1.3%	48,950	636	1.3%	-3.8%

<b>Poverty by Selected Characteristics: 2010 and 2011 (continued)</b>							
Characteristic	<b>2010</b>			<b>2011</b>			<b>2010-2011</b>
	Total	Below Poverty		Total	Below Poverty		% Change in Poverty
		#	%		#	%	
Disability Status of Householder							
Households with householder 18 years and older	228,808			234,119			
With disability	24,685	3,089	12.5%	26,657	3,222	12.1%	-0.4%
Without disability	204,123	10,739	5.3%	207,462	10,360	5.0%	-0.3%
Full-time, Year-Round Workers	116,645	583	0.5%	112,969	1,130	1.0%	0.5%
Men with earnings	61,355	3,804	6.2%	61,455	3,380	5.5%	-0.7%
Women with earnings	55,290	3,649	6.6%	51,514	3,967	7.7%	1.1%